RETURN OF SERVICE

IN THE CIRCUIT COURT OF THE STATE OF OREGON
IN AND FOR THE COUNTY OF MULTNOMAH

Case Number: 25CV34179

Plaintiff: MISTY BRIMMER

VS.

Defendant: STATE FARM MUTUAL
AUTOMOBILE INSURANCE COMPANY

Service Documents: SUMMONS AND COMPLAINT; MEDIATION NOTICE

For: Hunking Law, LLC 566 NW Van Buren Ave Corvallis, OR 97330

Received by Emerald City Legal Support Service Inc. on the 3rd day of June, 2025 at 7:04 pm to be served on STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY R/A: CORPORATION SERVICE COMPANY, 1127 BROADWAY ST NE, STE 310, SALEM, OR 97301.

I, P. Bustamante, do hereby affirm that on the 9th day of June, 2025 at 10:20 am, I:

SERVED STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY R/A: CORPORATION SERVICE COMPANY at 1127 BROADWAY ST NE, STE 310, SALEM, OR 97301 by personally serving a true copy of the SUMMONS AND COMPLAINT; MEDIATION NOTICE upon CHRISTINA HAMMOCK, the clerk on duty in the office of the Registered Agent and who is authorized to accept service.

CERTIFICATION OF MAILING: I Olivia Lundin certify that on 6/12/2025 a true copy of SUMMONS AND COMPLAINT; MEDIATION NOTICE and this Return of Service were mailed to STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY to 1127 BROADWAY ST NE, STE 310, SALEM, OR 97301 by First Class Mail, postage paid.

Description of Person Served: Age: 28, Sex: F, Race/Skin Color: CAUCASIAN, Height: 5'2", Weight: 140, Hair: RED, Glasses: N

I declare under penalty of perjury that I am a resident of the State of Oregon. I am a competent person 18 years of age or older and not a party to or attorney in this proceeding and am authorized to serve the process described herein. I certify that the person, firm, or corporation served is the identical one named in this action. I am not a party to nor an officer, director, or employee of, nor attorney for any party, corporate or otherwise.

I hereby declare that the above statement is true to the best of my knowledge and belief, and that it is made for use as evidence in court and is subject to penalty for perjury.

P. Bustamante Process Server

Date

Emerald City Legal Support Service Inc. 1358 Oak Street Suite 2 Eugene, OR 97401-3581 (877) 600-8807

Bustamante

Our Job Serial Number: EME-2025002430 Ref: RFS 2430



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State Form Mutual Antomobile Insurance Company R/A: Corporation Service Company 1127 Broadway St NE, Ste 310 Salem. OR 97301

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Company (hereinafter "State Farm") and/or its unknown business entity, was and is a foreign corporation licensed to conduct business, and which does conduct regular and sustained business activity in the County of Multnomah, State of Oregon.

COMPLAINT FOR BREACH OF CONTRACT (UNDERINSURED MOTORIST BODILY INJURY BENEFITS); NEGLIGENCE PER SE AND REQUEST FOR JÙRY TRIAL - 1

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On August 23, 2022, at approximately 12:30 pm, Misty Brimmer was the seat-belted driver of her orange Subaru Cross Trek, which was at a complete stop with the brake pedal depressed and brake lights activated, on Pacific Hwy 99W near Beck Street in Polk County, Oregon. Campbell Neste, who was driving a white VW Passat, was stopped behind Ms. Brimmer. Mr. Sergio Munguia Parra, who was driving a white Chevy Silverado pickup truck, crashed into the VW Passat, propelling it into Ms. Brimmer's vehicle. Ms. Brimmer heard a screeching sound just before the single impact with her vehicle. Mr. Munguia Parra admitted fault stating, "It came up so fast." The collision caused injuries to Plaintiff's person as are hereinafter more specifically set forth.

4.

The motor vehicle collision was caused by the negligence of the underinsured motorist in one or more of the following particulars:

- (a) In failing to maintain a proper lookout for other users of the roadway;
- (b) In failing to maintain control of the vehicle then operated by the driver as would a reasonably prudent driver under the same or similar circumstances;
- (c) Careless driving: driving in a manner that endangers or would be likely to endanger any person and property in violation of ORS 811.135;
- (d) In traveling at a speed that was greater than reasonable in violation of ORS 811.100;
- (e) In following too closely in violation of ORS 811.485; and
- (f) In failing to stop, swerve, or otherwise avoid causing a collision with the vehicle then being operated by Plaintiff.

COMPLAINT FOR BREACH OF CONTRACT (UNDERINSURED MOTORIST BODILY INJURY BENEFITS); NEGLIGENCE PER SE AND REQUEST FOR JURY TRIAL - 2

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Plaintiff was a member of the class of persons meant to be protected by ORS 811.135, ORS 811.100, and ORS 811.485. Plaintiff's injuries as hereinafter alleged are of the type that these statutes were enacted to protect against.

FIRST CLAIM FOR RELIEF

FOR UNDERINSURED MOTORIST BODILY INJURY BENEFITS

6.

Plaintiff re-alleges paragraphs 1 through 5 above and incorporates the same as though fully set forth herein.

7.

At all times material herein, Defendant State Farm sold and maintained an insurance policy covering Plaintiff, which was in full force and effect on the date of the collision. The policy provided, pursuant to statute, that State Farm would pay all sums Plaintiff was legally entitled to recover as damages from the owner or operator of an underinsured motor vehicle should Plaintiff suffer bodily injury caused by an accident arising out of the ownership, maintenance, or use of the underinsured motor vehicle.

8.

As a direct and proximate result of the collision caused by the negligence of the underinsured motor vehicle driver, Plaintiff suffered physical pain, anguish, and suffering, along with permanent injuries involving the tearing, twisting, and wrenching of the muscles, tendons, ligaments, nerves, and other supportive soft tissues in various parts of her body, including the head, neck, hips, back, wrists, shoulders, abdomen, and knees. Specifically, Ms. Brimmer sustained nerve root compression in her cervical spine and lower back, injury to the COMPLAINT FOR BREACH OF CONTRACT (UNDERINSURED MOTORIST BODILY INJURY BENEFITS); NEGLIGENCE PER SE AND REQUEST FOR JURY TRIAL - 3

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temporomandibular joint (TMJ), and suffered frequent and debilitating migraine headaches. MRI results revealed compression of the spinal cord at C4-5, disc extrusion at C5-6, and disc protrusion at C6-7, causing left upper extremity radiculopathy. Additionally, she experiences ongoing radicular pain and numbness in her lower extremities due to musculoskeletal injuries to her hips and lower back. Ms. Brimmer's injuries are likely to be permanent and degenerative in nature, making her more vulnerable to future injuries, degenerative arthritis, and degenerative disc disease. Her ability to enjoy her lifestyle has been significantly impaired, causing non-economic damages in an amount to be determined by a jury, but not exceeding \$250,000.

9.

As a further direct and proximate result of the collision, Plaintiff was required to and did employ the services of doctors, nurses, and hospital staff for medical examinations, treatment, and care of the previously described injuries. Plaintiff has thereby incurred economic damage in the form of past medical expenses in the approximate amount of \$60,000, of which State Farm already paid approximately \$43,000.

10.

As a further direct and proximate result of the collision, Plaintiff was required to and did refrain from certain work activities and thereby incurred wage loss in the approximate amount of \$30,000, of which State Farm already amount of \$21,000.

11.

Plaintiff has performed all the conditions precedent necessary for her to be entitled to underinsured motorist benefits under the policy and Oregon's underinsured motorist statutes at ORS 742.502 el. seq.

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COMPLAINT FOR BREACH OF CONTRACT (UNDERINSURED MOTORIST BODILY INJURY BENEFITS); NEGLIGENCE PER SE AND REQUEST FOR JURY TRIAL - 4

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Within six months of Plaintiff submitting a proof of loss to State Farm, State Farm failed to accept coverage and consent to mutually binding arbitration only on the issues of liability and damages. Therefore, pursuant to ORS 742.061, Plaintiff is entitled to recover reasonable attorney fees, costs, and expenses incurred in investigating, instituting, and prosecuting this action for underinsured motorist benefits.

SECOND CLAIM FOR RELIEF

BREACH OF THE IMPLIED COVENANT OF GOOD FAITH AND FAIR DEALING FOR UNDERVALUING PLAINTIFF'S UNDERINSURED MOTORIST CLAIM

13.

Plaintiff re-alleges paragraphs 1 through 12 above and incorporates the same as though fully set forth herein.

14.

All contracts in Oregon contain an implied duty of good faith and fair dealing. The purpose of that duty is to prohibit improper behavior in the performance and enforcement of contracts, and to ensure that the parties will refrain from any act that would have the effect of destroying or injuring the right of the other party to receive the fruits of the contract. Defendant State Farm knew and had reason to know that when it originally entered the subject insurance policy contract that a primary purpose for which persons purchase such insurance is to relieve the emotional stress caused by losses negligently caused by underinsured drivers.

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COMPLAINT FOR BREACH OF CONTRACT (UNDERINSURED MOTORIST BODILY INJURY BENEFITS); NEGLIGENCE PER SE AND REQUEST FOR JURY TRIAL - 5

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On May 2, 2024, Plaintiff presented a demand and supporting documentation to State Farm. State Farm undervalued Plaintiff's underinsured motorist bodily injury claim and has failed to make any attempt to resolve the claim, forcing Plaintiff to pursue further proceedings.

15.

16.

As a result of Defendant's breach of its contractual obligations of good faith and fair dealing, Plaintiff suffered the economic loss of the contractual benefit of her UIM policy and the consequential non-economic damages, including increased emotional distress and anxiety, in the amount of \$25,000.

17.

Therefore, pursuant to ORS 742.061, Plaintiff is entitled to recover reasonable attorney fees, costs, and expenses incurred in investigating, instituting, and prosecuting this action for UIM benefits.

THIRD CLAIM FOR RELIEF

NEGLIGENCE PER SE FOR VIOLATIONS OF ORS 746.230

18.

Plaintiff re-alleges paragraphs 1 through 17 above and incorporates the same as though fully set forth herein.

19.

Plaintiff provided Defendant with documents indicating that liability was clear. On March 3, 2025, Plaintiff provided Defendant with additional medical documentation that Defendant had requested. Plaintiff has made a reasonable demand. Defendant has never acknowledged or

responded to Plaintiff's demand. Defendant has failed to complete discovery or move forward with COMPLAINT FOR BREACH OF CONTRACT (UNDERINSURED MOTORIST BODILY INJURY BENEFITS); NEGLIGENCE PER SE AND REQUEST FOR JURY TRIAL - 6

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arbitration proceedings. In fact, Defendant has failed to communicate with Plaintiff at all since November 12, 2024, despite Plaintiff's multiple attempts to move the case forward.

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20.

State Farm was negligent in failing to fairly resolve Plaintiff's UIM claim as defined by the independent standard of care provided in ORS 746.230 by:

- (a) Failing to acknowledge and act promptly upon communications related to claims in violation of ORS 746.230 (1)(b);
- (b) Failing to attempt, in good faith, to settle claims promptly and equitably in which liability had become reasonably clear, in violation of ORS 746.230 (1)(f); and
- (c) Compelling Plaintiff to initiate litigation to recover amounts due by offering substantially less than amounts ultimately recovered in an action brought by Plaintiff, in violation of ORS 746.230 (1)(g).

21.

Plaintiff is within the class of persons that ORS 746.230 is meant to protect. Preventing undue distress to the insured policy holder in the claims process is one of the harms the statute was enacted to protect against.

22.

As a result of State Farm's negligence, Plaintiff has suffered emotional distress related to the fear that she might never be fully compensated for her losses and frustration with Defendant's continued inaction and most recently Defendant's refusal to communicate for six months. Plaintiff seeks extracontractual non-economic damages for emotional distress in the amount of \$25,000.

23.

Plaintiff is entitled to recover attorney fees pursuant to ORS 742.061. COMPLAINT FOR BREACH OF CONTRACT (UNDERINSURED MOTORIST BODILY INJURY BENEFITS); NEGLIGENCE PER SE AND REQUEST FOR JURY TRIAL - 7

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Plaintiff hereby requests a jury trial. 25.

WHEREFORE, Plaintiff prays for judgment against Defendant as follows:

- 1. For economic and non-economic damages pursuant to the terms of her underinsured motorist bodily injury claim in an amount which a jury determines to be fair, but not to exceed the amount of \$276,000.
- 2. For non-economic damages for emotional distress inflicted by Defendant in the amount of \$25,000.
- 3. For Plaintiff's attorney fees, costs, expenses, and disbursements incurred in bringing, investigating, and prosecuting the action; and
- 4. For such other relief at law and in equity as Plaintiff may show herself justly entitled.

DATED: 06/03/2025

unifer Hunking Jennifer Hunking, OSB #104128 jennifer@hunkinglaw.com Attorney for Plaintiff

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COMPLAINT FOR BREACH OF CONTRACT (UNDERINSURED MOTORIST BODILY INJURY BENEFITS); NEGLIGENCE PER SE AND REQUEST FOR JÙRY TRIAL - 8

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